

100

Figure 1



Figure 2

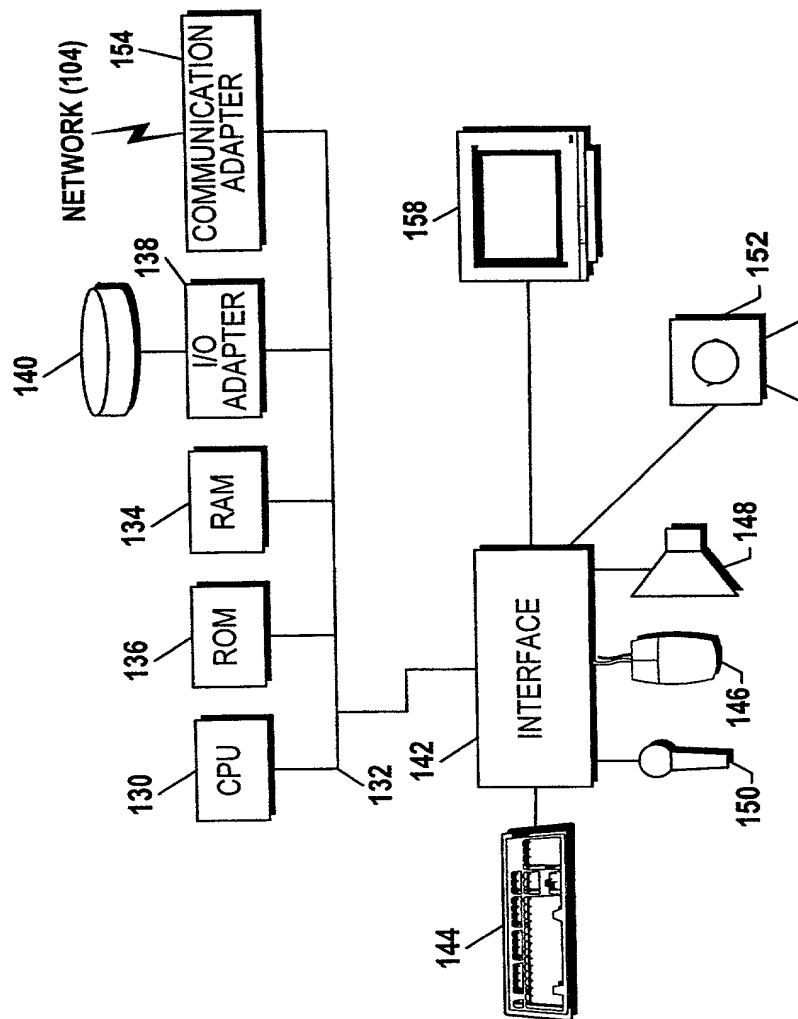
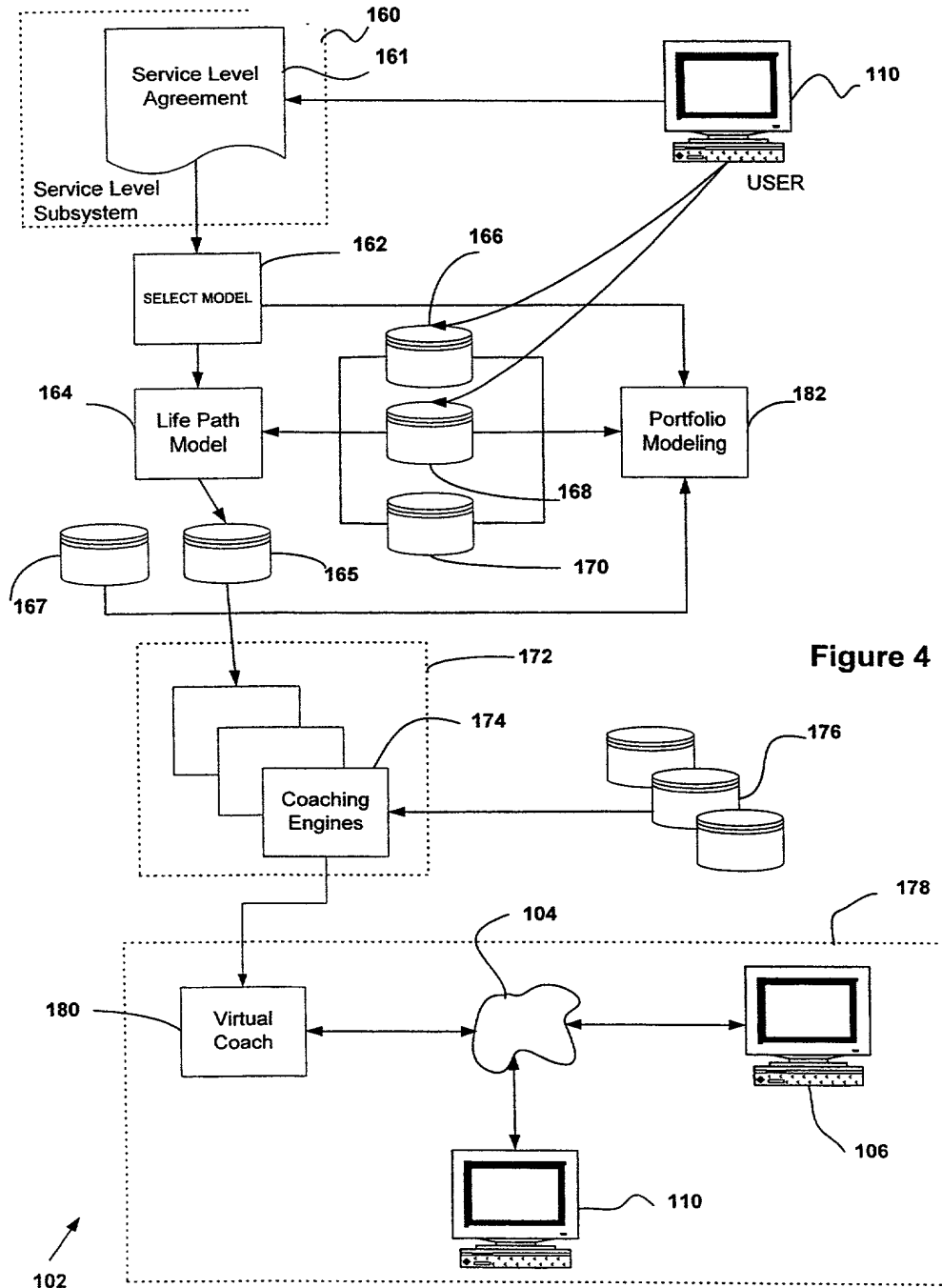


Figure 3



A diagram showing a cylinder labeled "rules repository". An arrow labeled "102" points away from the top of the cylinder. An arrow labeled "176" points towards the top of the cylinder.

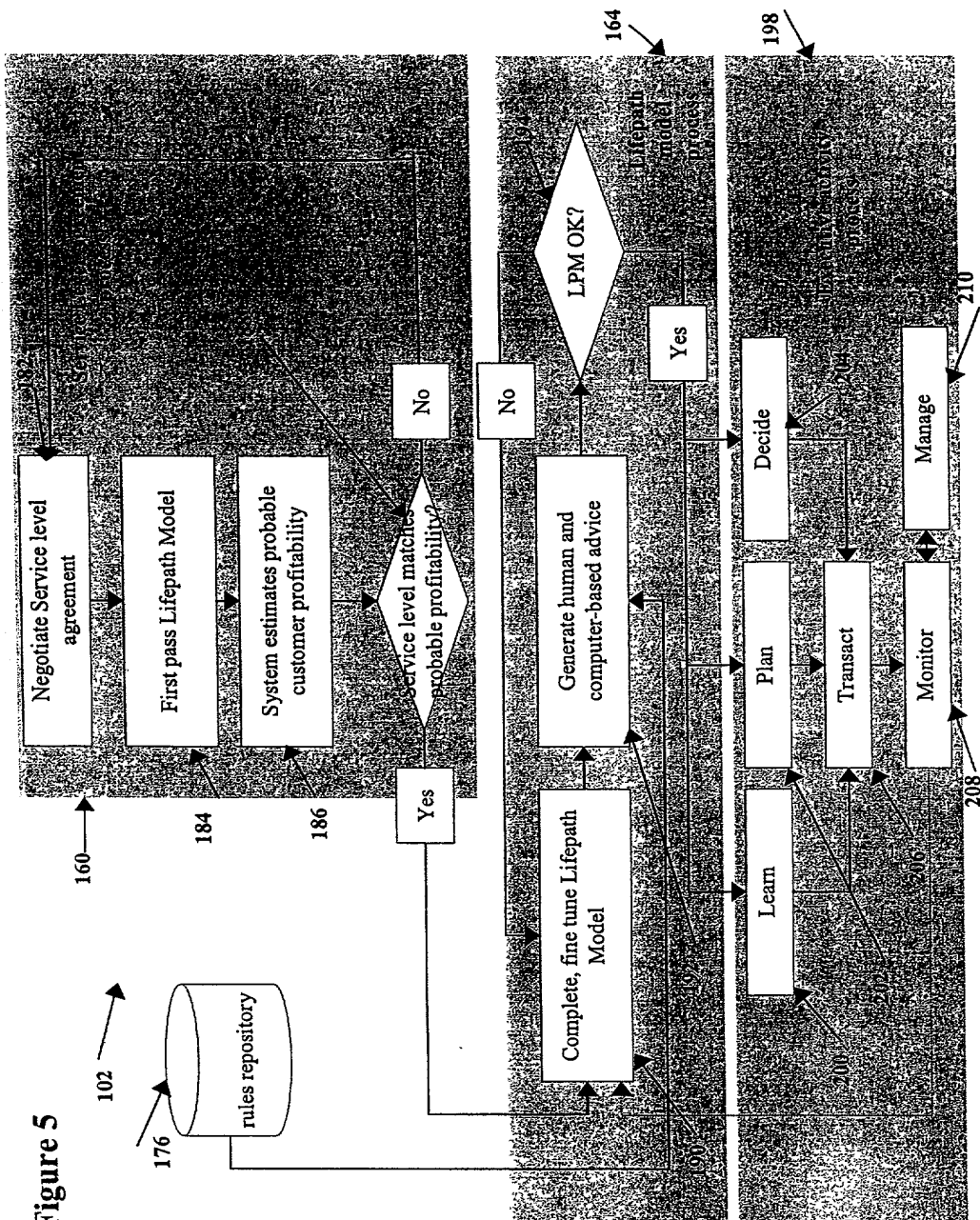
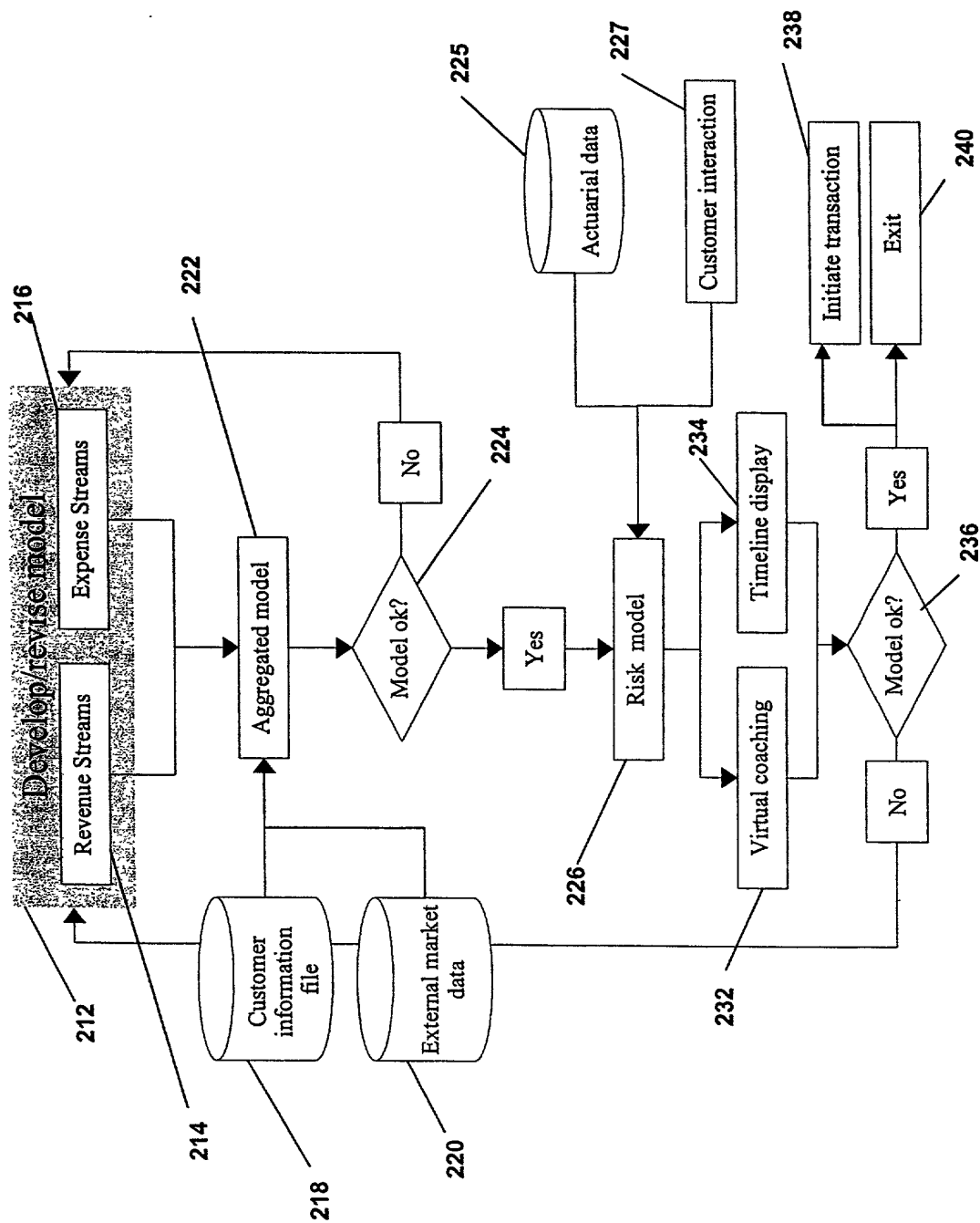


Figure 6



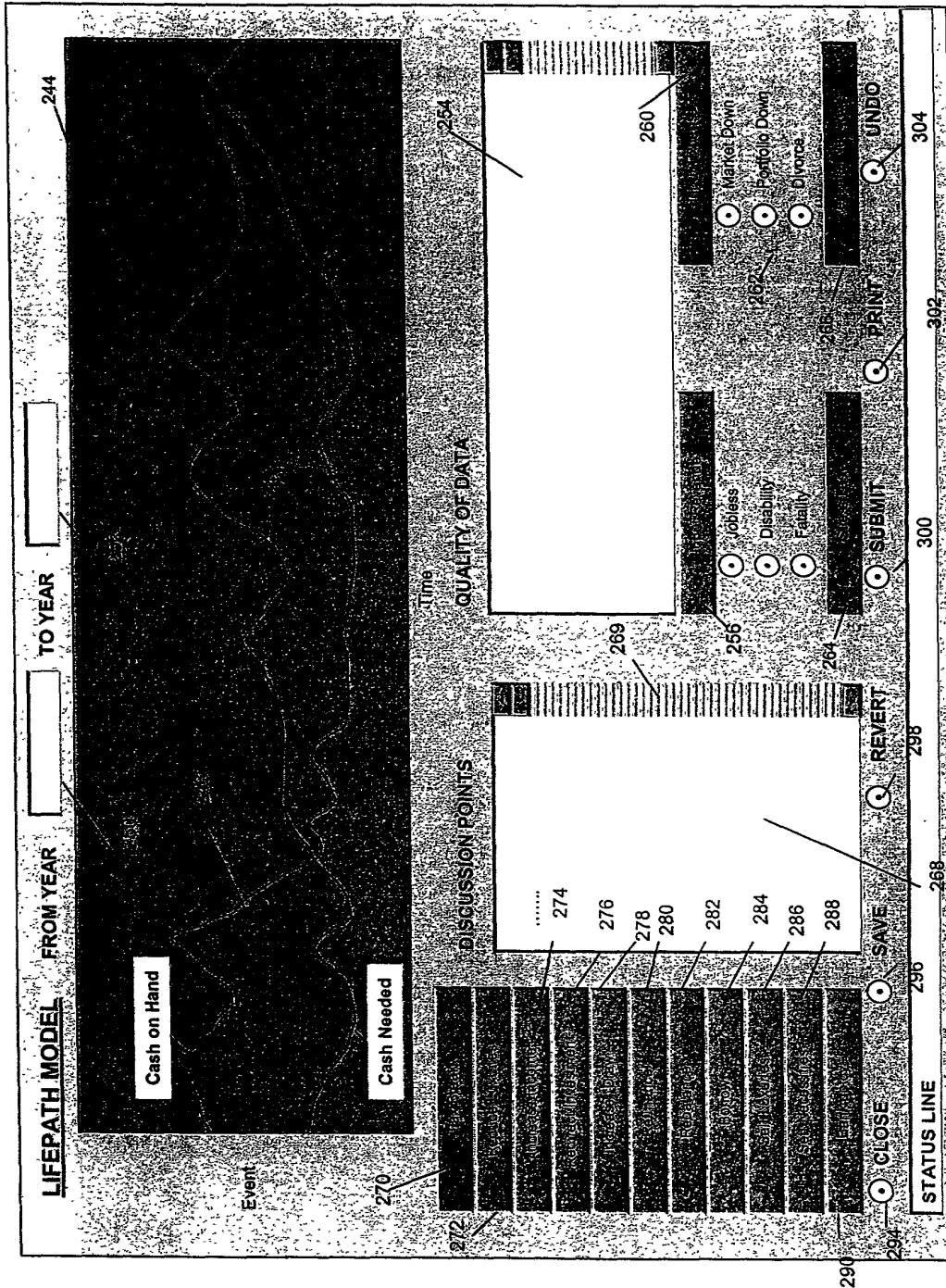


FIGURE 7



*All values in current dollars as if inflation will be 0%. Inflation will be represented by discounting it from all compound growth estimates

SALARY INTERACTION

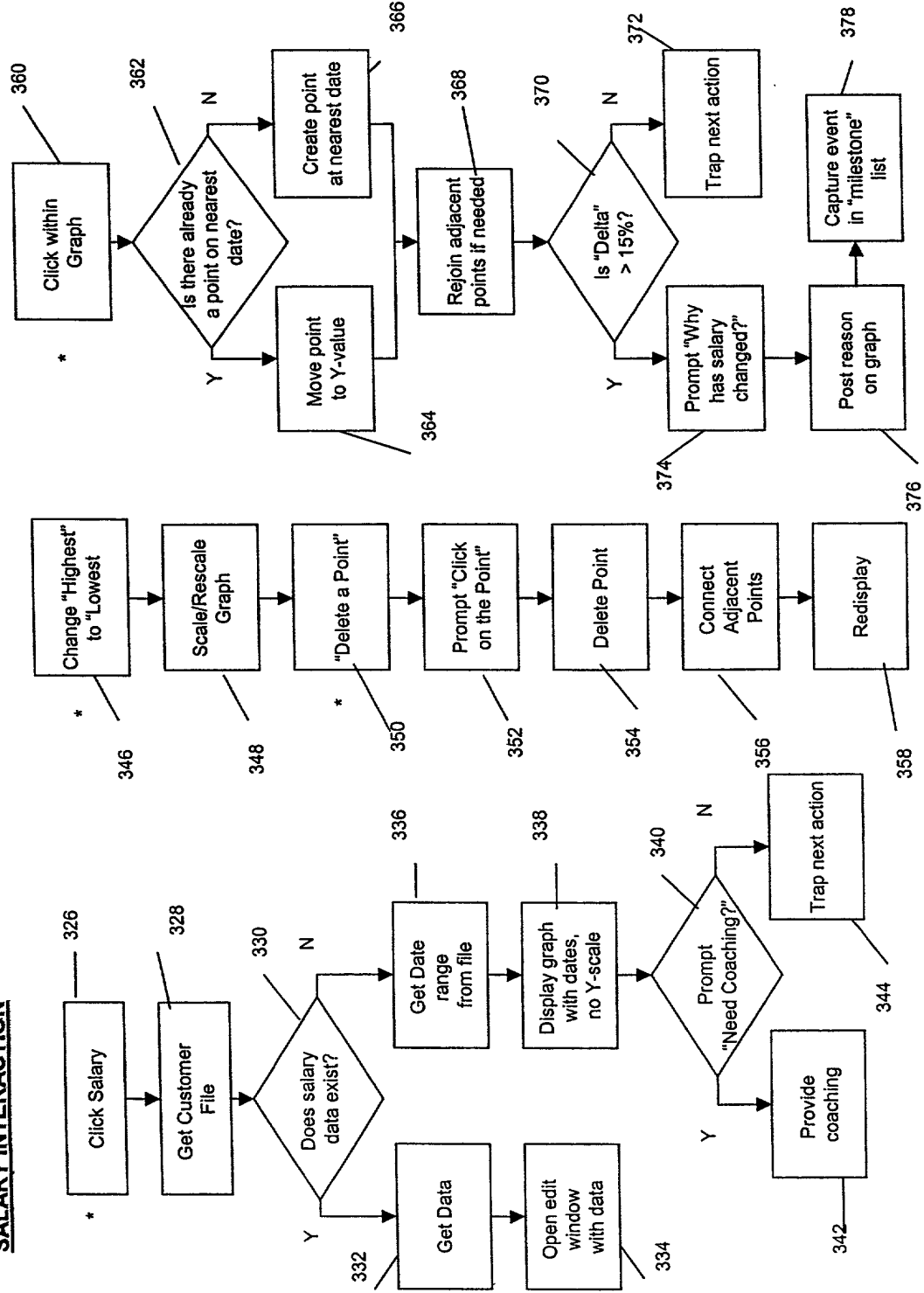


Figure 9

SALARY INTERACTION

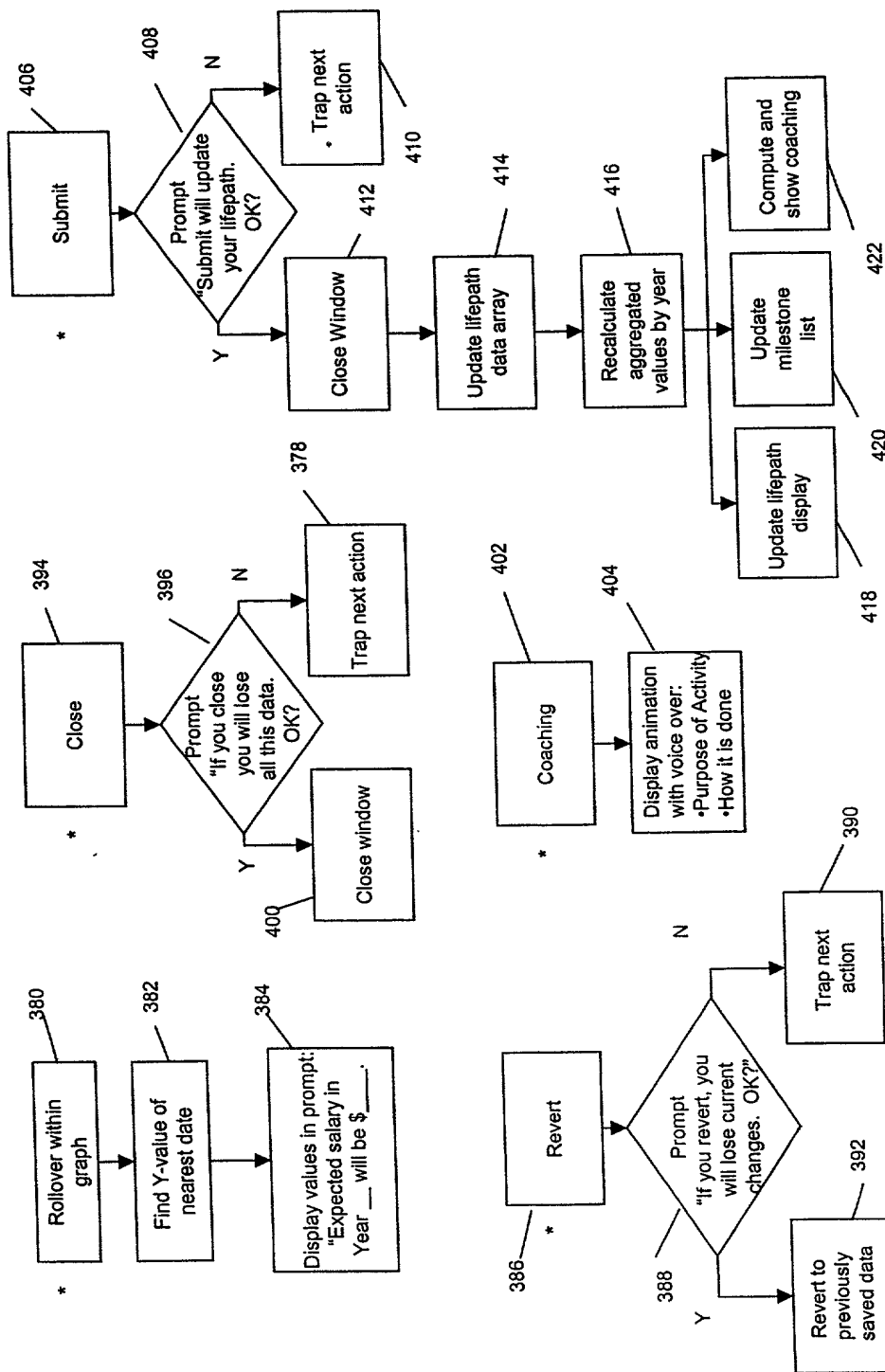


FIGURE 10

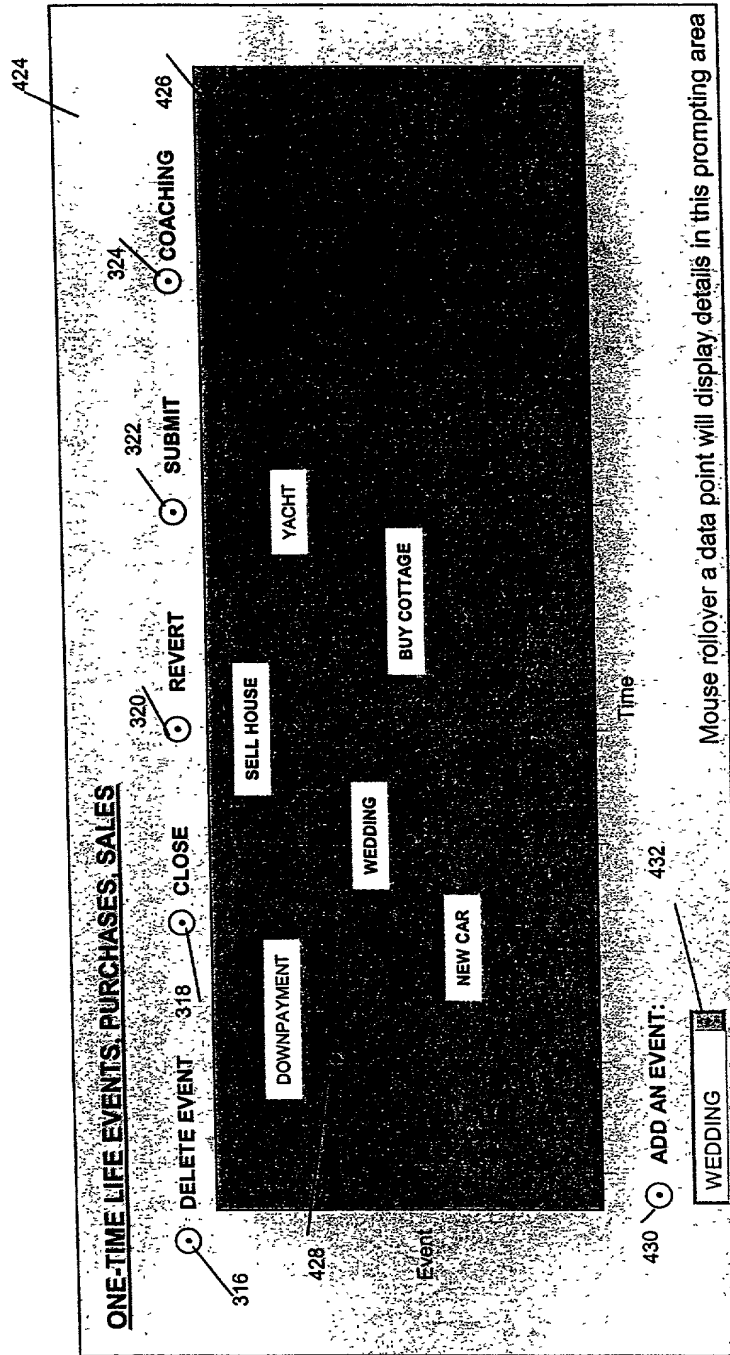
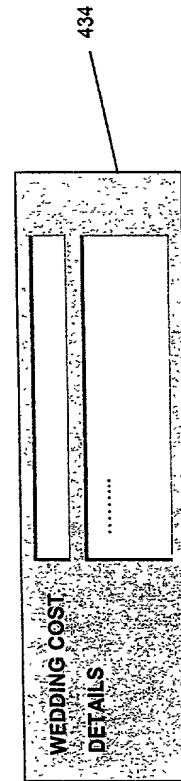


FIGURE 11



INTERVENTION FLOW

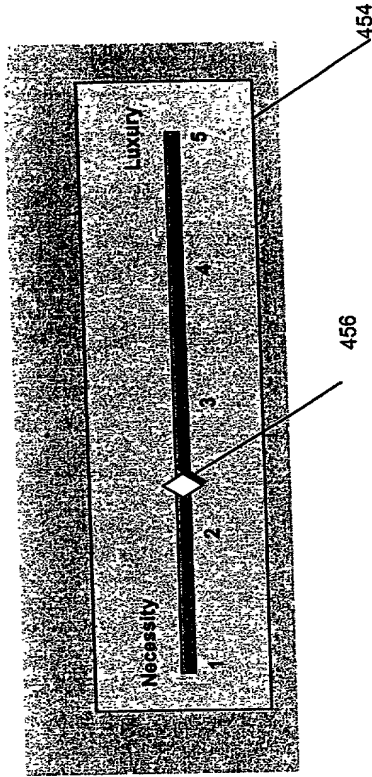
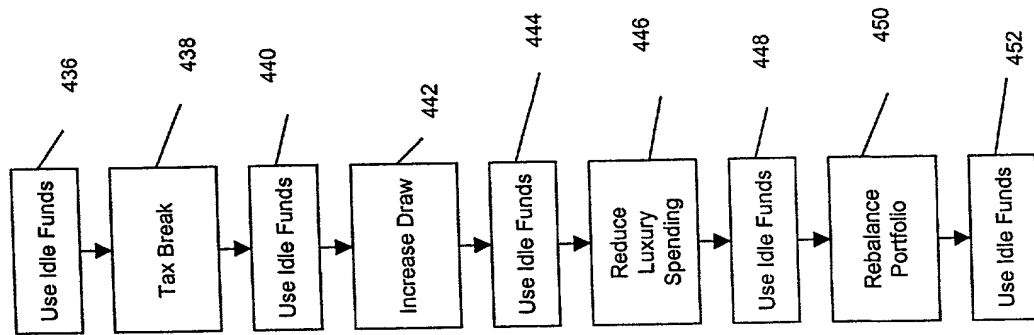


FIGURE 12

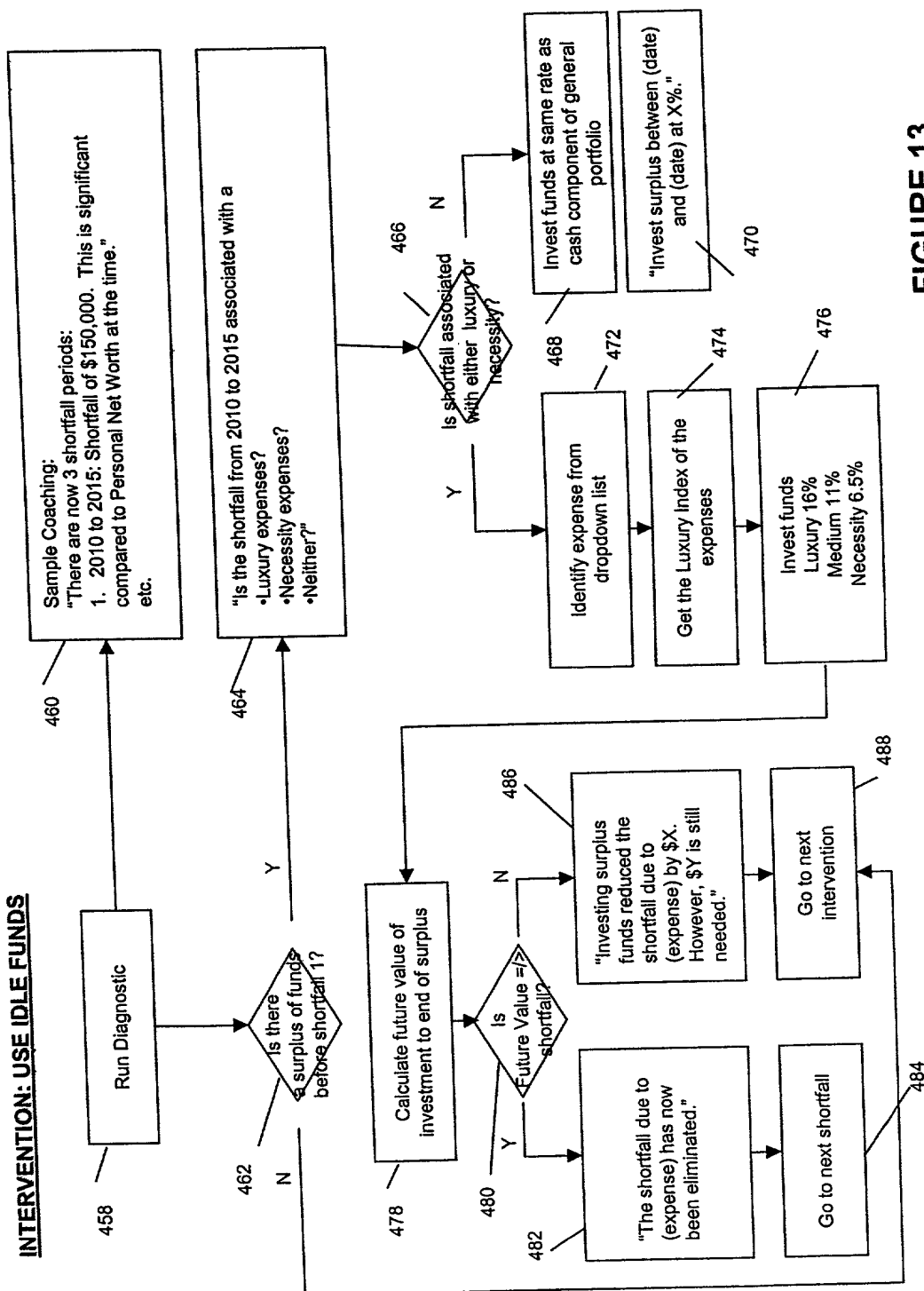


FIGURE 13

INTERVENTION: TAX BREAK

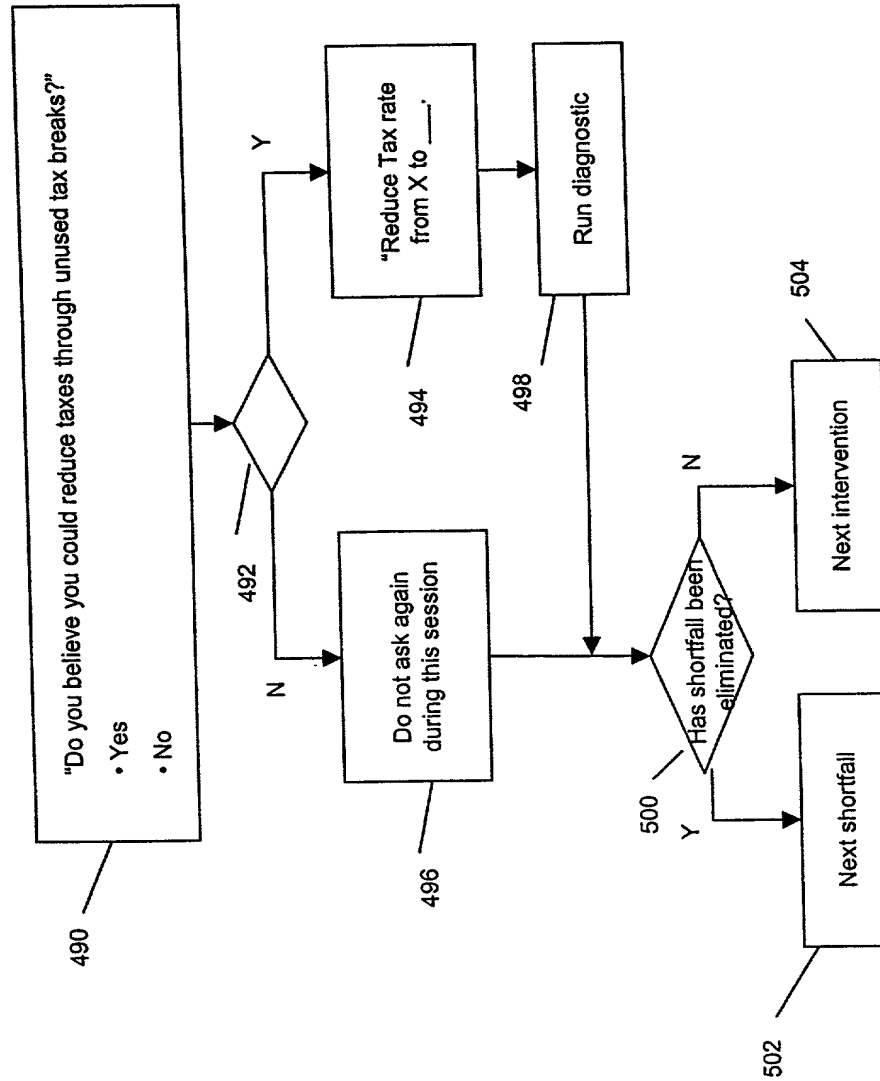


FIGURE 14

INTERVENTION: INCREASE DRAW

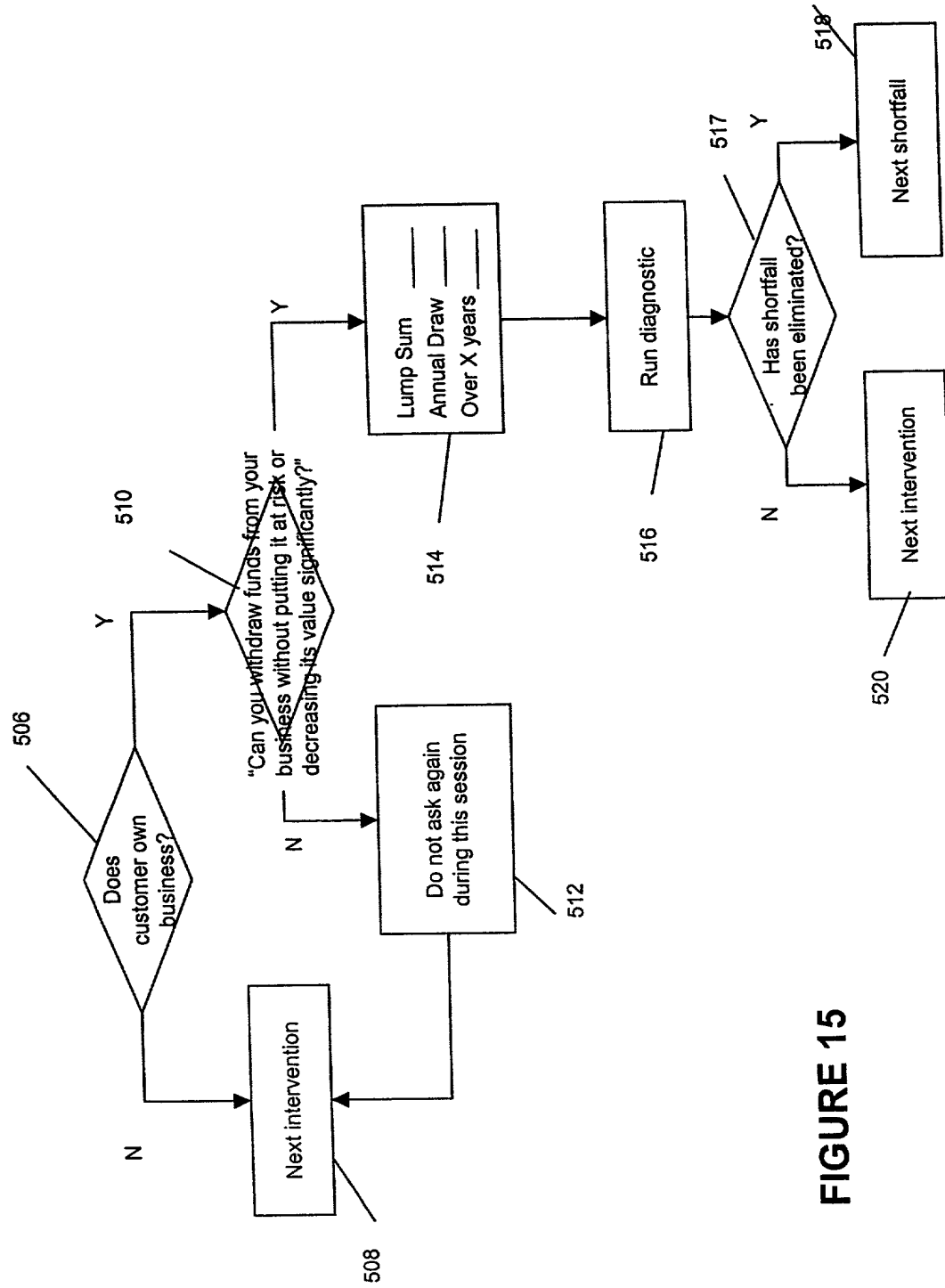


FIGURE 15

INTERVENTION: REDUCE LUXURY SPENDING

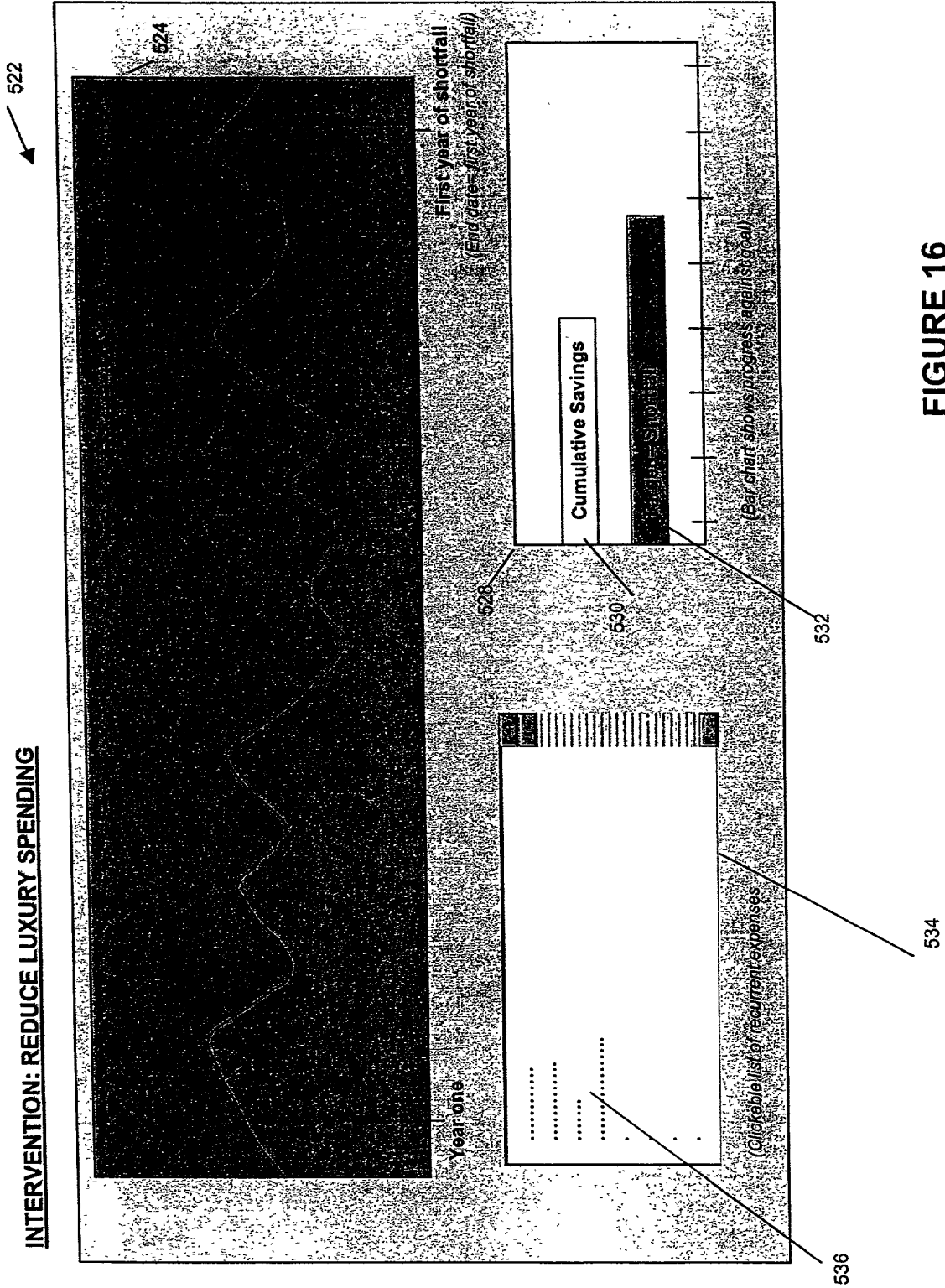


FIGURE 16

INTERVENTION: REBALANCE PORTFOLIO

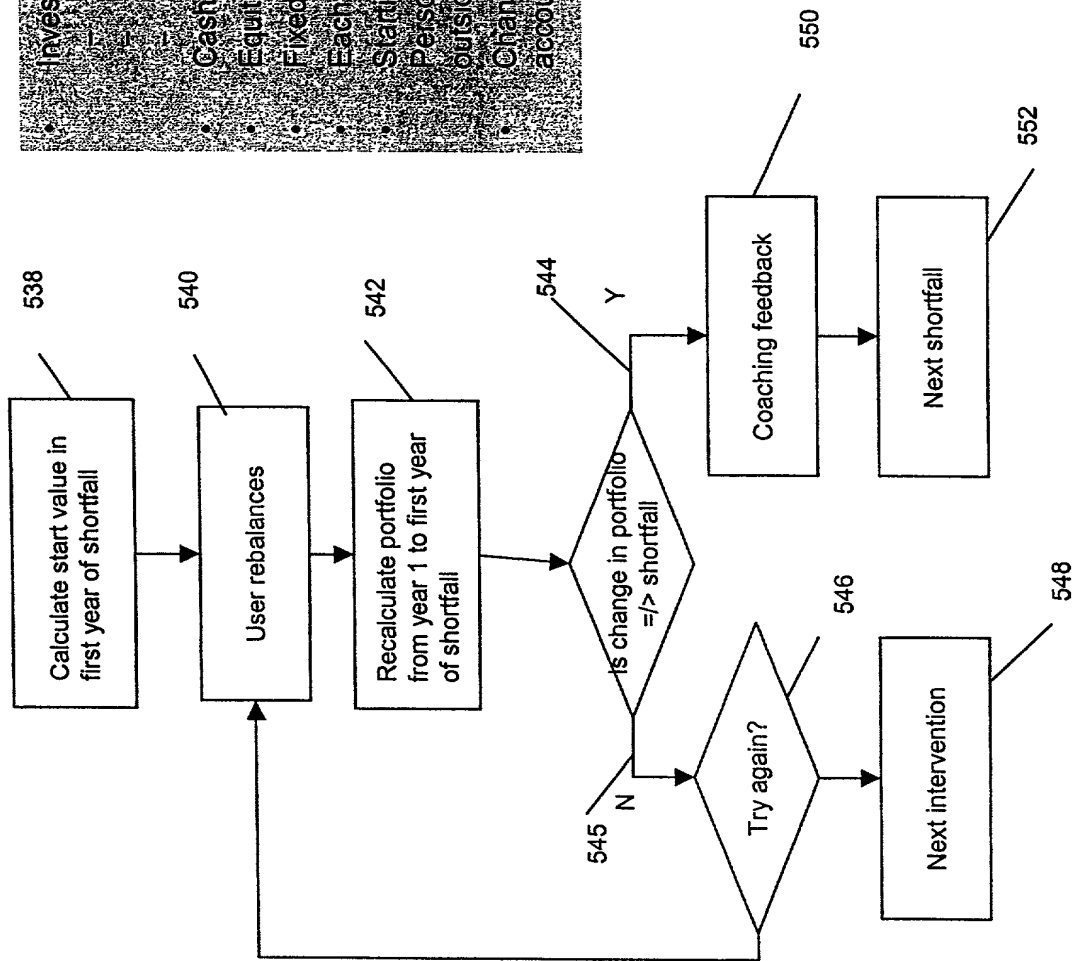


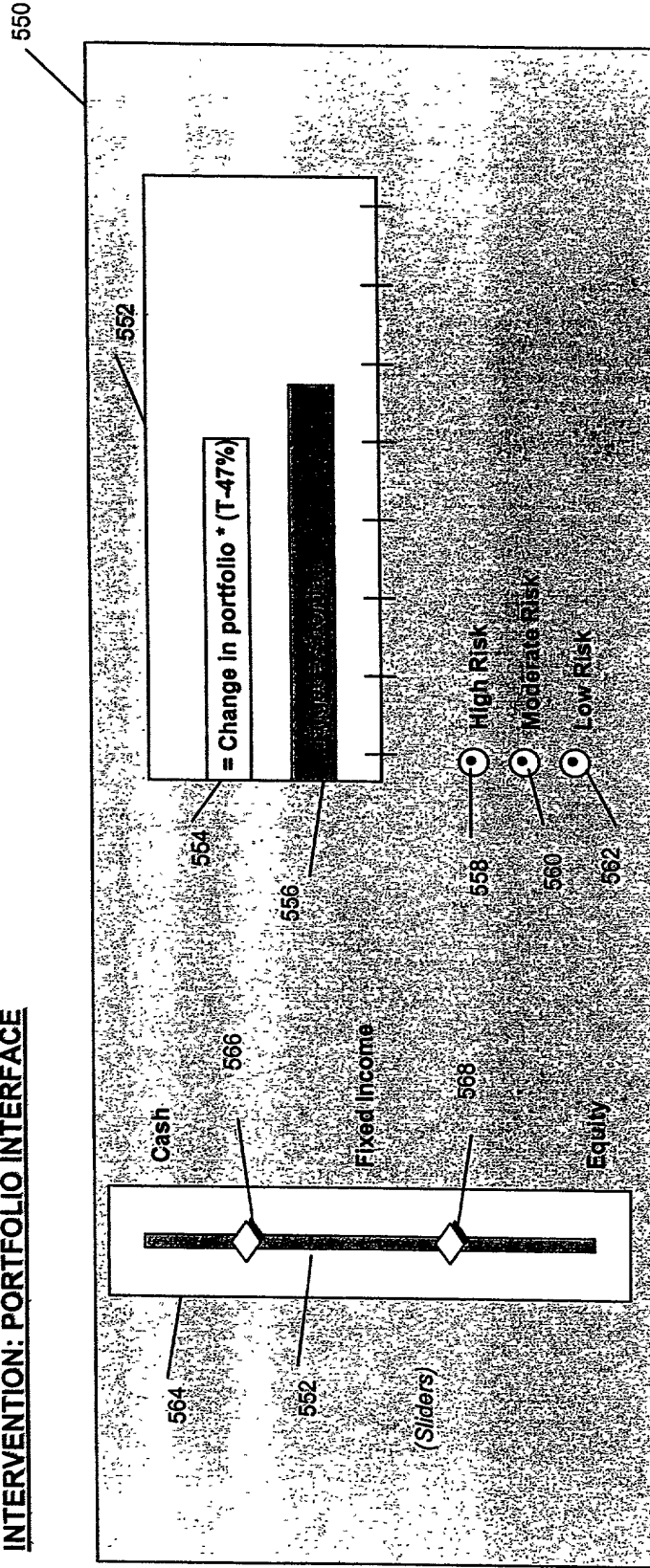
FIGURE 17

Investment portfolio has 3 components:

- 1. Cash equivalents
- 2. Equities
- 3. Fixed income (bonds, etc.)

Cash will be assumed to grow at 3%
 Equities will grow at 10%
 Fixed income will grow at 6%
 Each rate must be discounted by inflation = 2%
 Starting values in each asset class derived from Personal Net Worth data. (These assets must be outside IRA or 401k)
 Change of portfolio must be reduced by 10% to account for tax

INTERVENTION: PORTFOLIO INTERFACE



High risk "Light" flashes when equities > 35% of portfolio.
 Moderate risk = 25%
 Low risk = 15%

FIGURE 18

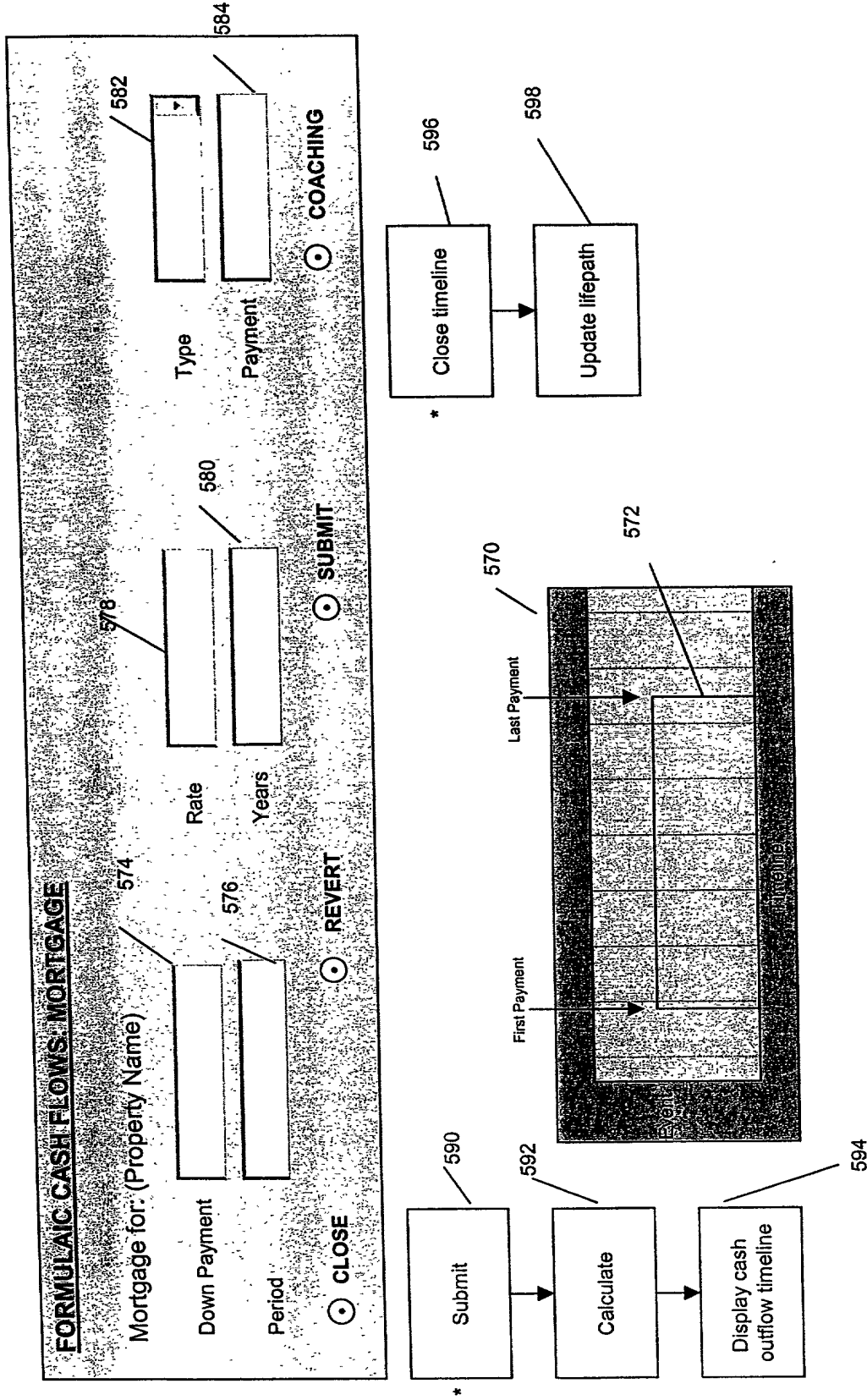


FIGURE 19

Figure 20

